Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Fourth Quarter of 2012

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to:
http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Newfoundland and Labrador	**402**	**428**	**460**	**-6.1**	**-12.6**	**1,769**	**2,107**	**-16.0**
Bankruptcies	376	394	431	-4.6	-12.8	1,626	1,981	-17.9
Proposals	26	34	29	-23.5	-10.3	143	126	13.5
Prince Edward Island	**171**	**151**	**139**	**13.2**	**23.0**	**635**	**637**	**-0.3**
Bankruptcies	136	114	108	19.3	25.9	485	535	-9.3
Proposals	35	37	31	-5.4	12.9	150	102	47.1
Nova Scotia	**1,043**	**1,032**	**1,076**	**1.1**	**-3.1**	**4,388**	**4,669**	**-6.0**
Bankruptcies	751	763	823	-1.6	-8.7	3,307	3,682	-10.2
Proposals	292	269	253	8.6	15.4	1,081	987	9.5
New Brunswick	**883**	**981**	**898**	**-10.0**	**-1.7**	**3,913**	**3,560**	**9.9**
Bankruptcies	660	718	709	-8.1	-6.9	2,959	2,891	2.4
Proposals	223	263	189	-15.2	18.0	954	669	42.6
Quebec	**9,569**	**8,836**	**9,350**	**8.3**	**2.3**	**37,944**	**37,895**	**0.1**
Bankruptcies	6,363	6,087	6,616	4.5	-3.8	25,887	27,196	-4.8
Proposals	3,206	2,749	2,734	16.6	17.3	12,057	10,699	12.7
Ontario	**11,755**	**11,561**	**12,931**	**1.7**	**-9.1**	**48,742**	**52,074**	**-6.4**
Bankruptcies	5,951	5,846	6,711	1.8	-11.3	24,278	26,805	-9.4
Proposals	5,804	5,715	6,220	1.6	-6.7	24,464	25,269	-3.2
Manitoba	**469**	**464**	**537**	**1.1**	**-12.7**	**1,926**	**2,229**	**-13.6**
Bankruptcies	324	330	377	-1.8	-14.1	1,312	1,574	-16.6
Proposals	145	134	160	8.2	-9.4	614	655	-6.3
Saskatchewan	**385**	**465**	**474**	**-17.2**	**-18.8**	**1,860**	**2,212**	**-15.9**
Bankruptcies	221	278	287	-20.5	-23.0	1,080	1,376	-21.5
Proposals	164	187	187	-12.3	-12.3	780	836	-6.7
Alberta	**2,221**	**2,243**	**2,448**	**-1.0**	**-9.3**	**9,514**	**10,381**	**-8.4**
Bankruptcies	1,304	1,411	1,642	-7.6	-20.6	5,989	7,293	-17.9
Proposals	917	832	806	10.2	13.8	3,525	3,088	14.2
British Columbia	**2,772**	**2,875**	**2,862**	**-3.6**	**-3.1**	**11,964**	**11,919**	**0.4**
Bankruptcies	1,786	1,860	1,842	-4.0	-3.0	7,754	8,232	-5.8
Proposals	986	1,015	1,020	-2.9	-3.3	4,210	3,687	14.2
Northwest Territories	**18**	**9**	**8**	**100.0**	**125.0**	**54**	**47**	**14.9**
Bankruptcies	11	3	8	266.7	37.5	29	33	-12.1
Proposals	7	6	0	16.7	--	25	14	78.6
Yukon	**15**	**12**	**7**	**25.0**	**114.3**	**38**	**37**	**2.7**
Bankruptcies	10	5	6	100.0	66.7	24	32	-25.0
Proposals	5	7	1	-28.6	400.0	14	5	180.0
Nunavut	**1**	**2**	**0**	**-50.0**	--	**4**	**7**	**-42.9**
Bankruptcies	0	1	0	-100.0	--	1	6	-83.3
Proposals	1	1	0	0.0	--	3	1	200.0
Canada	**29,704**	**29,059**	**31,190**	**2.2**	**-4.8**	**122,751**	**127,774**	**-3.9**
Bankruptcies	**17,893**	**17,810**	**19,560**	**0.5**	**-8.5**	**74,731**	**81,636**	**-8.5**
Proposals	**11,811**	**11,249**	**11,630**	**5.0**	**1.6**	**48,020**	**46,138**	**4.1**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Newfoundland and Labrador	**399**	**420**	**456**	**-5.0**	**-12.5**	**1,750**	**2,081**	**-15.9**
Bankruptcies	373	390	429	-4.4	-13.1	1,611	1,957	-17.7
Proposals	26	30	27	-13.3	-3.7	139	124	12.1
Prince Edward Island	**170**	**148**	**133**	**14.9**	**27.8**	**618**	**620**	**-0.3**
Bankruptcies	135	111	102	21.6	32.4	472	520	-9.2
Proposals	35	37	31	-5.4	12.9	146	100	46.0
Nova Scotia	**1,009**	**1,010**	**1,055**	**-0.1**	**-4.4**	**4,282**	**4,556**	**-6.0**
Bankruptcies	724	747	805	-3.1	-10.1	3,221	3,587	-10.2
Proposals	285	263	250	8.4	14.0	1,061	969	9.5
New Brunswick	**866**	**964**	**892**	**-10.2**	**-2.9**	**3,843**	**3,500**	**9.8**
Bankruptcies	645	709	704	-9.0	-8.4	2,906	2,848	2.0
Proposals	221	255	188	-13.3	17.6	937	652	43.7
Quebec	**9,081**	**8,357**	**8,802**	**8.7**	**3.2**	**35,925**	**35,768**	**0.4**
Bankruptcies	6,002	5,726	6,210	4.8	-3.3	24,399	25,627	-4.8
Proposals	3,079	2,631	2,592	17.0	18.8	11,526	10,141	13.7
Ontario	**11,432**	**11,249**	**12,531**	**1.6**	**-8.8**	**47,381**	**50,460**	**-6.1**
Bankruptcies	5,696	5,606	6,405	1.6	-11.1	23,236	25,529	-9.0
Proposals	5,736	5,643	6,126	1.6	-6.4	24,145	24,931	-3.2
Manitoba	**454**	**456**	**509**	**-0.4**	**-10.8**	**1,877**	**2,155**	**-12.9**
Bankruptcies	312	322	353	-3.1	-11.6	1,276	1,514	-15.7
Proposals	142	134	156	6.0	-9.0	601	641	-6.2
Saskatchewan	**364**	**432**	**446**	**-15.7**	**-18.4**	**1,731**	**2,055**	**-15.8**
Bankruptcies	210	262	269	-19.8	-21.9	1,001	1,272	-21.3
Proposals	154	170	177	-9.4	-13.0	730	783	-6.8
Alberta	**2,145**	**2,186**	**2,359**	**-1.9**	**-9.1**	**9,202**	**10,040**	**-8.3**
Bankruptcies	1,255	1,364	1,575	-8.0	-20.3	5,759	7,029	-18.1
Proposals	890	822	784	8.3	13.5	3,443	3,011	14.3
British Columbia	**2,706**	**2,806**	**2,804**	**-3.6**	**-3.5**	**11,696**	**11,676**	**0.2**
Bankruptcies	1,744	1,811	1,794	-3.7	-2.8	7,562	8,040	-5.9
Proposals	962	995	1,010	-3.3	-4.8	4,134	3,636	13.7
Northwest Territories	**18**	**9**	**8**	**100.0**	**125.0**	**53**	**45**	**17.8**
Bankruptcies	11	3	8	266.7	37.5	29	33	-12.1
Proposals	7	6	0	16.7	--	24	12	100.0
Yukon	**15**	**12**	**7**	**25.0**	**114.3**	**37**	**36**	**2.8**
Bankruptcies	10	5	6	100.0	66.7	23	31	-25.8
Proposals	5	7	1	-28.6	400.0	14	5	180.0
Nunavut	**1**	**1**	**0**	**0.0**	**--**	**3**	**7**	**-57.1**
Bankruptcies	0	0	0	--	--	0	6	-100.0
Proposals	1	1	0	0.0	--	3	1	200.0
Canada	**28,660**	**28,050**	**30,002**	**2.2**	**-4.5**	**118,398**	**122,999**	**-3.7**
Bankruptcies	**17,117**	**17,056**	**18,660**	**0.4**	**-8.3**	**71,495**	**77,993**	**-8.3**
Proposals	**11,543**	**10,994**	**11,342**	**5.0**	**1.8**	**46,903**	**45,006**	**4.2**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Newfoundland and Labrador	**3**	**8**	**4**	**-62.5**	**-25.0**	**19**	**26**	**-26.9**
Bankruptcies	3	4	2	-25.0	50.0	15	24	-37.5
Proposals	0	4	2	-100.0	-100.0	4	2	100.0
Prince Edward Island	**1**	**3**	**6**	**-66.7**	**-83.3**	**17**	**17**	**0.0**
Bankruptcies	1	3	6	-66.7	-83.3	13	15	-13.3
Proposals	0	0	0	--	--	4	2	100.0
Nova Scotia	**34**	**22**	**21**	**54.5**	**61.9**	**106**	**113**	**-6.2**
Bankruptcies	27	16	18	68.8	50.0	86	95	-9.5
Proposals	7	6	3	16.7	133.3	20	18	11.1
New Brunswick	**17**	**17**	**6**	**0.0**	**183.3**	**70**	**60**	**16.7**
Bankruptcies	15	9	5	66.7	200.0	53	43	23.3
Proposals	2	8	1	-75.0	100.0	17	17	0.0
Quebec	**488**	**479**	**548**	**1.9**	**-10.9**	**2,019**	**2,127**	**-5.1**
Bankruptcies	361	361	406	0.0	-11.1	1,488	1,569	-5.2
Proposals	127	118	142	7.6	-10.6	531	558	-4.8
Ontario	**323**	**312**	**400**	**3.5**	**-19.3**	**1,361**	**1,614**	**-15.7**
Bankruptcies	255	240	306	6.3	-16.7	1,042	1,276	-18.3
Proposals	68	72	94	-5.6	-27.7	319	338	-5.6
Manitoba	**15**	**8**	**28**	**87.5**	**-46.4**	**49**	**74**	**-33.8**
Bankruptcies	12	8	24	50.0	-50.0	36	60	-40.0
Proposals	3	0	4	--	-25.0	13	14	-7.1
Saskatchewan	**21**	**33**	**28**	**-36.4**	**-25.0**	**129**	**157**	**-17.8**
Bankruptcies	11	16	18	-31.3	-38.9	79	104	-24.0
Proposals	10	17	10	-41.2	0.0	50	53	-5.7
Alberta	**76**	**57**	**89**	**33.3**	**-14.6**	**312**	**341**	**-8.5**
Bankruptcies	49	47	67	4.3	-26.9	230	264	-12.9
Proposals	27	10	22	170.0	22.7	82	77	6.5
British Columbia	**66**	**69**	**58**	**-4.3**	**13.8**	**268**	**243**	**10.3**
Bankruptcies	42	49	48	-14.3	-12.5	192	192	0.0
Proposals	24	20	10	20.0	140.0	76	51	49.0
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**1**	**2**	**-50.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	2	-50.0
Yukon	**0**	**0**	**0**	**--**	**--**	**1**	**1**	**0.0**
Bankruptcies	0	0	0	--	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Nunavut	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	0	1	0	-100.0	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1,044**	**1,009**	**1,188**	**3.5**	**-12.1**	**4,353**	**4,775**	**-8.8**
Bankruptcies	**776**	**754**	**900**	**2.9**	**-13.8**	**3,236**	**3,643**	**-11.2**
Proposals	**268**	**255**	**288**	**5.1**	**-6.9**	**1,117**	**1,132**	**-1.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Agriculture, Forestry, Fishing and Hunting	**23**	**26**	**26**	**-11.5**	**-11.5**	**115**	**134**	**-14.2**
Bankruptcies	17	17	20	0.0	-15.0	86	91	-5.5
Proposals	6	9	6	-33.3	0.0	29	43	-32.6
Mining and Oil and Gas Extraction	**12**	**14**	**5**	**-14.3**	**140.0**	**36**	**26**	**38.5**
Bankruptcies	7	12	3	-41.7	133.3	27	20	35.0
Proposals	5	2	2	150.0	150.0	9	6	50.0
Utilities	**5**	**5**	**3**	**0.0**	**66.7**	**20**	**14**	**42.9**
Bankruptcies	2	1	3	100.0	-33.3	11	10	10.0
Proposals	3	4	0	-25.0	--	9	4	125.0
Construction	**195**	**181**	**174**	**7.7**	**12.1**	**833**	**782**	**6.5**
Bankruptcies	139	133	137	4.5	1.5	607	620	-2.1
Proposals	56	48	37	16.7	51.4	226	162	39.5
Manufacturing	**110**	**101**	**155**	**8.9**	**-29.0**	**435**	**554**	**-21.5**
Bankruptcies	82	68	116	20.6	-29.3	308	393	-21.6
Proposals	28	33	39	-15.2	-28.2	127	161	-21.1
Wholesale Trade	**60**	**50**	**64**	**20.0**	**-6.3**	**240**	**261**	**-8.0**
Bankruptcies	41	39	47	5.1	-12.8	176	198	-11.1
Proposals	19	11	17	72.7	11.8	64	63	1.6
Retail Trade	**125**	**135**	**165**	**-7.4**	**-24.2**	**571**	**648**	**-11.9**
Bankruptcies	97	106	119	-8.5	-18.5	435	505	-13.9
Proposals	28	29	46	-3.4	-39.1	136	143	-4.9
Transportation and Warehousing	**82**	**50**	**63**	**64.0**	**30.2**	**259**	**310**	**-16.5**
Bankruptcies	71	42	47	69.0	51.1	213	252	-15.5
Proposals	11	8	16	37.5	-31.3	46	58	-20.7
Information and Cultural Industries	**18**	**13**	**18**	**38.5**	**0.0**	**62**	**78**	**-20.5**
Bankruptcies	16	8	16	100.0	0.0	53	53	0.0
Proposals	2	5	2	-60.0	0.0	9	25	-64.0
Finance and Insurance	**18**	**17**	**25**	**5.9**	**-28.0**	**72**	**107**	**-32.7**
Bankruptcies	16	13	19	23.1	-15.8	59	80	-26.3
Proposals	2	4	6	-50.0	-66.7	13	27	-51.9
Real Estate and Rental and Leasing	**29**	**27**	**31**	**7.4**	**-6.5**	**114**	**142**	**-19.7**
Bankruptcies	21	19	20	10.5	5.0	77	104	-26.0
Proposals	8	8	11	0.0	-27.3	37	38	-2.6

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Professional, Scientific and Technical Services	**68**	**59**	**87**	**15.3**	**-21.8**	**273**	**290**	**-5.9**
Bankruptcies	52	42	64	23.8	-18.8	197	198	-0.5
Proposals	16	17	23	-5.9	-30.4	76	92	-17.4
Management of Companies and Enterprises	**18**	**15**	**13**	**20.0**	**38.5**	**65**	**52**	**25.0**
Bankruptcies	11	15	12	-26.7	-8.3	51	43	18.6
Proposals	7	0	1	--	600.0	14	9	55.6
Administrative and Support, Waste Management and Remediation Services	**46**	**45**	**67**	**2.2**	**-31.3**	**202**	**213**	**-5.2**
Bankruptcies	34	33	49	3.0	-30.6	146	164	-11.0
Proposals	12	12	18	0.0	-33.3	56	49	14.3
Educational Services	**7**	**6**	**8**	**16.7**	**-12.5**	**31**	**32**	**-3.1**
Bankruptcies	6	6	8	0.0	-25.0	26	23	13.0
Proposals	1	0	0	--	--	5	9	-44.4
Health Care and Social Assistance	**8**	**19**	**15**	**-57.9**	**-46.7**	**53**	**85**	**-37.6**
Bankruptcies	7	15	7	-53.3	0.0	44	63	-30.2
Proposals	1	4	8	-75.0	-87.5	9	22	-59.1
Arts, Entertainment and Recreation	**25**	**15**	**20**	**66.7**	**25.0**	**77**	**86**	**-10.5**
Bankruptcies	19	11	18	72.7	5.6	62	74	-16.2
Proposals	6	4	2	50.0	200.0	15	12	25.0
Accommodation and Food Services	**122**	**161**	**176**	**-24.2**	**-30.7**	**624**	**658**	**-5.2**
Bankruptcies	87	115	132	-24.3	-34.1	440	510	-13.7
Proposals	35	46	44	-23.9	-20.5	184	148	24.3
Other Services (except Public Administration)	**73**	**70**	**72**	**4.3**	**1.4**	**268**	**297**	**-9.8**
Bankruptcies	51	59	62	-13.6	-17.7	216	238	-9.2
Proposals	22	11	10	100.0	120.0	52	59	-11.9
Public Administration	**0**	**0**	**1**	**--**	**-100.0**	**3**	**5**	**-40.0**
Bankruptcies	0	0	1	--	-100.0	2	3	-33.3
Proposals	0	0	0	--	--	1	2	-50.0
Total	**1,044**	**1,009**	**1,188**	**3.5**	**-12.1**	**4,353**	**4,775**	**-8.8**
Bankruptcies	**776**	**754**	**900**	**2.9**	**-13.8**	**3,236**	**3,643**	**-11.2**
Proposals	**268**	**255**	**288**	**5.1**	**-6.9**	**1,117**	**1,132**	**-1.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Newfoundland and Labrador	**399**	**420**	**456**	**-5.0**	**-12.5**	**1,750**	**2,081**	**-15.9**
Bankruptcies	**373**	**390**	**429**	**-4.4**	**-13.1**	**1,611**	**1,957**	**-17.7**
Proposals	**26**	**30**	**27**	**-13.3**	**-3.7**	**139**	**124**	**12.1**
Avalon Peninsula	169	167	181	1.2	-6.6	749	874	-14.3
Bankruptcies	151	154	163	-1.9	-7.4	665	795	-16.4
Proposals	18	13	18	38.5	0.0	84	79	6.3
South Coast - Burin Peninsula	35	45	40	-22.2	-12.5	141	176	-19.9
Bankruptcies	34	39	39	-12.8	-12.8	134	173	-22.5
Proposals	1	6	1	-83.3	0.0	7	3	133.3
West Coast - Northern Peninsula - Labrador	92	92	111	0.0	-17.1	371	436	-14.9
Bankruptcies	90	89	107	1.1	-15.9	352	415	-15.2
Proposals	2	3	4	-33.3	-50.0	19	21	-9.5
Notre Dame - Central Bonavista Bay	103	116	124	-11.2	-16.9	488	596	-18.1
Bankruptcies	98	108	120	-9.3	-18.3	460	574	-19.9
Proposals	5	8	4	-37.5	25.0	28	22	27.3
Prince Edward Island	**170**	**148**	**133**	**14.9**	**27.8**	**618**	**620**	**-0.3**
Bankruptcies	**135**	**111**	**102**	**21.6**	**32.4**	**472**	**520**	**-9.2**
Proposals	**35**	**37**	**31**	**-5.4**	**12.9**	**146**	**100**	**46.0**
Nova Scotia	**1,009**	**1,010**	**1,055**	**-0.1**	**-4.4**	**4,282**	**4,556**	**-6.0**
Bankruptcies	**724**	**747**	**805**	**-3.1**	**-10.1**	**3,221**	**3,587**	**-10.2**
Proposals	**285**	**263**	**250**	**8.4**	**14.0**	**1,061**	**969**	**9.5**
Cape Breton	176	168	173	4.8	1.7	676	851	-20.6
Bankruptcies	109	117	122	-6.8	-10.7	459	624	-26.4
Proposals	67	51	51	31.4	31.4	217	227	-4.4
North Shore	194	161	172	20.5	12.8	746	733	1.8
Bankruptcies	141	124	133	13.7	6.0	562	552	1.8
Proposals	53	37	39	43.2	35.9	184	181	1.7
Annapolis Valley	138	157	164	-12.1	-15.9	624	642	-2.8
Bankruptcies	111	129	143	-14.0	-22.4	514	546	-5.9
Proposals	27	28	21	-3.6	28.6	110	96	14.6
Southern	135	120	129	12.5	4.7	546	605	-9.8
Bankruptcies	100	85	102	17.6	-2.0	400	496	-19.4
Proposals	35	35	27	0.0	29.6	146	109	33.9
Halifax	366	404	416	-9.4	-12.0	1,689	1,723	-2.0
Bankruptcies	263	292	304	-9.9	-13.5	1,285	1,368	-6.1
Proposals	103	112	112	-8.0	-8.0	404	355	13.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
New Brunswick	**866**	**964**	**892**	**-10.2**	**-2.9**	**3,843**	**3,500**	**9.8**
Bankruptcies	**645**	**709**	**704**	**-9.0**	**-8.4**	**2,906**	**2,848**	**2.0**
Proposals	**221**	**255**	**188**	**-13.3**	**17.6**	**937**	**652**	**43.7**
Campbellton - Miramichi	162	173	185	-6.4	-12.4	691	674	2.5
Bankruptcies	113	134	152	-15.7	-25.7	533	574	-7.1
Proposals	49	39	33	25.6	48.5	158	100	58.0
Moncton - Richibucto	270	295	263	-8.5	2.7	1,106	1,034	7.0
Bankruptcies	206	215	215	-4.2	-4.2	821	845	-2.8
Proposals	64	80	48	-20.0	33.3	285	189	50.8
Saint John - St. Stephen	209	237	215	-11.8	-2.8	963	855	12.6
Bankruptcies	156	173	165	-9.8	-5.5	718	686	4.7
Proposals	53	64	50	-17.2	6.0	245	169	45.0
Fredericton - Oromocto	149	153	126	-2.6	18.3	673	556	21.0
Bankruptcies	111	98	95	13.3	16.8	483	424	13.9
Proposals	38	55	31	-30.9	22.6	190	132	43.9
Edmundston - Woodstock	76	105	104	-27.6	-26.9	411	380	8.2
Bankruptcies	59	89	77	-33.7	-23.4	351	318	10.4
Proposals	17	16	27	6.3	-37.0	60	62	-3.2
Quebec	**9,081**	**8,357**	**8,802**	**8.7**	**3.2**	**35,925**	**35,768**	**0.4**
Bankruptcies	**6,002**	**5,726**	**6,210**	**4.8**	**-3.3**	**24,399**	**25,627**	**-4.8**
Proposals	**3,079**	**2,631**	**2,592**	**17.0**	**18.8**	**11,526**	**10,141**	**13.7**
Gaspésie - Îles-de-la-Madeleine	88	78	88	12.8	0.0	339	394	-14.0
Bankruptcies	58	60	68	-3.3	-14.7	230	288	-20.1
Proposals	30	18	20	66.7	50.0	109	106	2.8
Bas-Saint-Laurent	194	142	163	36.6	19.0	689	657	4.9
Bankruptcies	130	120	116	8.3	12.1	521	454	14.8
Proposals	64	22	47	190.9	36.2	168	203	-17.2
Capitale-Nationale	603	530	513	13.8	17.5	2,319	2,313	0.3
Bankruptcies	463	400	382	15.8	21.2	1,780	1,746	1.9
Proposals	140	130	131	7.7	6.9	539	567	-4.9
Chaudière - Appalaches	300	252	312	19.0	-3.8	1,174	1,205	-2.6
Bankruptcies	217	190	217	14.2	0.0	834	866	-3.7
Proposals	83	62	95	33.9	-12.6	340	339	0.3
Estrie	341	335	316	1.8	7.9	1,314	1,253	4.9
Bankruptcies	262	239	244	9.6	7.4	970	1,008	-3.8
Proposals	79	96	72	-17.7	9.7	344	245	40.4
Centre-du-Québec	227	211	283	7.6	-19.8	904	1,012	-10.7
Bankruptcies	161	166	211	-3.0	-23.7	665	787	-15.5
Proposals	66	45	72	46.7	-8.3	239	225	6.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Montérégie	1,838	1,604	1,726	14.6	6.5	7,005	6,592	6.3
Bankruptcies	1,197	1,013	1,219	18.2	-1.8	4,606	4,619	-0.3
Proposals	641	591	507	8.5	26.4	2,399	1,973	21.6
Montréal	2,012	2,036	2,103	-1.2	-4.3	8,520	9,136	-6.7
Bankruptcies	1,379	1,436	1,505	-4.0	-8.4	6,012	6,679	-10.0
Proposals	633	600	598	5.5	5.9	2,508	2,457	2.1
Laval	531	432	466	22.9	13.9	2,029	1,920	5.7
Bankruptcies	320	266	331	20.3	-3.3	1,279	1,339	-4.5
Proposals	211	166	135	27.1	56.3	750	581	29.1
Lanaudière	705	741	704	-4.9	0.1	2,913	2,699	7.9
Bankruptcies	398	459	437	-13.3	-8.9	1,741	1,726	0.9
Proposals	307	282	267	8.9	15.0	1,172	973	20.5
Laurentides	952	845	893	12.7	6.6	3,679	3,616	1.7
Bankruptcies	543	536	571	1.3	-4.9	2,252	2,449	-8.0
Proposals	409	309	322	32.4	27.0	1,427	1,167	22.3
Outaouais	556	510	524	9.0	6.1	2,229	2,116	5.3
Bankruptcies	349	346	374	0.9	-6.7	1,433	1,465	-2.2
Proposals	207	164	150	26.2	38.0	796	651	22.3
Abitibi - Témiscamingue	127	98	96	29.6	32.3	456	487	-6.4
Bankruptcies	92	71	69	29.6	33.3	322	356	-9.6
Proposals	35	27	27	29.6	29.6	134	131	2.3
Mauricie	303	278	300	9.0	1.0	1,148	1,112	3.2
Bankruptcies	231	226	233	2.2	-0.9	903	900	0.3
Proposals	72	52	67	38.5	7.5	245	212	15.6
Saguenay - Lac-Saint-Jean	226	188	253	20.2	-10.7	920	1,005	-8.5
Bankruptcies	150	139	181	7.9	-17.1	636	739	-13.9
Proposals	76	49	72	55.1	5.6	284	266	6.8
Côte-Nord	60	65	52	-7.7	15.4	236	208	13.5
Bankruptcies	40	48	44	-16.7	-9.1	176	170	3.5
Proposals	20	17	8	17.6	150.0	60	38	57.9
Nord-du-Québec	14	10	12	40.0	16.7	50	41	22.0
Bankruptcies	9	9	9	0.0	0.0	37	34	8.8
Proposals	5	1	3	400.0	66.7	13	7	85.7
Ontario	**11,432**	**11,249**	**12,531**	**1.6**	**-8.8**	**47,381**	**50,460**	**-6.1**
Bankruptcies	**5,696**	**5,606**	**6,405**	**1.6**	**-11.1**	**23,236**	**25,529**	**-9.0**
Proposals	**5,736**	**5,643**	**6,126**	**1.6**	**-6.4**	**24,145**	**24,931**	**-3.2**
Ottawa	928	917	1,018	1.2	-8.8	3,830	3,977	-3.7
Bankruptcies	534	538	625	-0.7	-14.6	2,281	2,510	-9.1
Proposals	394	379	393	4.0	0.3	1,549	1,467	5.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Kingston - Pembroke	417	438	448	-4.8	-6.9	1,725	1,811	-4.7
Bankruptcies	256	272	299	-5.9	-14.4	1,072	1,193	-10.1
Proposals	161	166	149	-3.0	8.1	653	618	5.7
Muskoka - Kawarthas	360	395	334	-8.9	7.8	1,547	1,415	9.3
Bankruptcies	216	194	182	11.3	18.7	806	781	3.2
Proposals	144	201	152	-28.4	-5.3	741	634	16.9
Toronto	4,821	4,703	5,251	2.5	-8.2	20,025	21,748	-7.9
Bankruptcies	1,949	1,927	2,182	1.1	-10.7	7,950	8,830	-10.0
Proposals	2,872	2,776	3,069	3.5	-6.4	12,075	12,918	-6.5
Kitchener - Waterloo - Barrie	1,161	1,126	1,260	3.1	-7.9	4,810	5,030	-4.4
Bankruptcies	615	563	663	9.2	-7.2	2,420	2,556	-5.3
Proposals	546	563	597	-3.0	-8.5	2,390	2,474	-3.4
Hamilton - Niagara Peninsula	1,402	1,346	1,545	4.2	-9.3	5,912	6,139	-3.7
Bankruptcies	704	645	791	9.1	-11.0	2,881	3,038	-5.2
Proposals	698	701	754	-0.4	-7.4	3,031	3,101	-2.3
London	779	754	923	3.3	-15.6	3,079	3,427	-10.2
Bankruptcies	454	464	552	-2.2	-17.8	1,767	2,060	-14.2
Proposals	325	290	371	12.1	-12.4	1,312	1,367	-4.0
Windsor - Sarnia	652	636	722	2.5	-9.7	2,671	2,947	-9.4
Bankruptcies	391	421	448	-7.1	-12.7	1,692	1,882	-10.1
Proposals	261	215	274	21.4	-4.7	979	1,065	-8.1
Stratford - Bruce Peninsula	216	195	266	10.8	-18.8	859	906	-5.2
Bankruptcies	135	126	162	7.1	-16.7	559	587	-4.8
Proposals	81	69	104	17.4	-22.1	300	319	-6.0
Northeast	560	600	621	-6.7	-9.8	2,326	2,454	-5.2
Bankruptcies	336	371	390	-9.4	-13.8	1,391	1,633	-14.8
Proposals	224	229	231	-2.2	-3.0	935	821	13.9
Northwest	136	140	142	-2.9	-4.2	597	605	-1.3
Bankruptcies	107	85	111	25.9	-3.6	417	459	-9.2
Proposals	29	55	31	-47.3	-6.5	180	146	23.3
Manitoba	**454**	**456**	**509**	**-0.4**	**-10.8**	**1,877**	**2,155**	**-12.9**
Bankruptcies	**312**	**322**	**353**	**-3.1**	**-11.6**	**1,276**	**1,514**	**-15.7**
Proposals	**142**	**134**	**156**	**6.0**	**-9.0**	**601**	**641**	**-6.2**
Southeast	35	35	22	0.0	59.1	129	132	-2.3
Bankruptcies	30	22	22	36.4	36.4	91	112	-18.8
Proposals	5	13	0	-61.5	--	38	20	90.0
South Central	9	15	21	-40.0	-57.1	69	88	-21.6
Bankruptcies	7	14	15	-50.0	-53.3	55	64	-14.1
Proposals	2	1	6	100.0	-66.7	14	24	-41.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Southwest	51	40	71	27.5	-28.2	190	257	-26.1
Bankruptcies	34	24	42	41.7	-19.0	121	155	-21.9
Proposals	17	16	29	6.3	-41.4	69	102	-32.4
North Central	9	10	17	-10.0	-47.1	48	55	-12.7
Bankruptcies	7	8	8	-12.5	-12.5	32	40	-20.0
Proposals	2	2	9	0.0	-77.8	16	15	6.7
Winnipeg	292	292	317	0.0	-7.9	1,214	1,358	-10.6
Bankruptcies	194	209	225	-7.2	-13.8	829	966	-14.2
Proposals	98	83	92	18.1	6.5	385	392	-1.8
Interlake	23	22	24	4.5	-4.2	96	108	-11.1
Bankruptcies	15	18	19	-16.7	-21.1	68	82	-17.1
Proposals	8	4	5	100.0	60.0	28	26	7.7
Parklands	16	17	13	-5.9	23.1	55	77	-28.6
Bankruptcies	14	9	8	55.6	75.0	30	43	-30.2
Proposals	2	8	5	-75.0	-60.0	25	34	-26.5
North	18	22	23	-18.2	-21.7	75	77	-2.6
Bankruptcies	10	17	13	-41.2	-23.1	49	50	-2.0
Proposals	8	5	10	60.0	-20.0	26	27	-3.7
Saskatchewan	**364**	**432**	**446**	**-15.7**	**-18.4**	**1,731**	**2,055**	**-15.8**
Bankruptcies	**210**	**262**	**269**	**-19.8**	**-21.9**	**1,001**	**1,272**	**-21.3**
Proposals	**154**	**170**	**177**	**-9.4**	**-13.0**	**730**	**783**	**-6.8**
Regina - Moose Mountain	93	107	107	-13.1	-13.1	442	562	-21.4
Bankruptcies	48	58	56	-17.2	-14.3	212	283	-25.1
Proposals	45	49	51	-8.2	-11.8	230	279	-17.6
Swift Current - Moose Jaw	46	38	39	21.1	17.9	180	194	-7.2
Bankruptcies	33	28	23	17.9	43.5	114	130	-12.3
Proposals	13	10	16	30.0	-18.8	66	64	3.1
Saskatoon - Biggar	107	165	163	-35.2	-34.4	579	655	-11.6
Bankruptcies	60	107	105	-43.9	-42.9	353	427	-17.3
Proposals	47	58	58	-19.0	-19.0	226	228	-0.9
Yorkton - Melville	21	24	38	-12.5	-44.7	130	176	-26.1
Bankruptcies	14	13	28	7.7	-50.0	79	128	-38.3
Proposals	7	11	10	-36.4	-30.0	51	48	6.3
Prince Albert	90	90	92	0.0	-2.2	360	425	-15.3
Bankruptcies	52	51	55	2.0	-5.5	217	275	-21.1
Proposals	38	39	37	-2.6	2.7	143	150	-4.7
Northern	6	7	6	-14.3	0.0	41	42	-2.4
Bankruptcies	3	5	2	-40.0	50.0	26	28	-7.1
Proposals	3	2	4	50.0	-25.0	15	14	7.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Alberta	**2,145**	**2,186**	**2,359**	**-1.9**	**-9.1**	**9,202**	**10,040**	**-8.3**
Bankruptcies	**1,255**	**1,364**	**1,575**	**-8.0**	**-20.3**	**5,759**	**7,029**	**-18.1**
Proposals	**890**	**822**	**784**	**8.3**	**13.5**	**3,443**	**3,011**	**14.3**
Lethbridge - Medicine Hat	196	166	224	18.1	-12.5	765	913	-16.2
Bankruptcies	120	104	163	15.4	-26.4	499	657	-24.0
Proposals	76	62	61	22.6	24.6	266	256	3.9
Camrose - Drumheller	78	112	110	-30.4	-29.1	415	421	-1.4
Bankruptcies	45	78	73	-42.3	-38.4	284	304	-6.6
Proposals	33	34	37	-2.9	-10.8	131	117	12.0
Calgary	873	847	901	3.1	-3.1	3,674	3,754	-2.1
Bankruptcies	547	542	605	0.9	-9.6	2,421	2,769	-12.6
Proposals	326	305	296	6.9	10.1	1,253	985	27.2
Banff - Jasper - Rocky Mountain House	39	44	57	-11.4	-31.6	178	224	-20.5
Bankruptcies	22	32	43	-31.3	-48.8	117	176	-33.5
Proposals	17	12	14	41.7	21.4	61	48	27.1
Red Deer	127	112	111	13.4	14.4	480	544	-11.8
Bankruptcies	56	65	76	-13.8	-26.3	270	372	-27.4
Proposals	71	47	35	51.1	102.9	210	172	22.1
Edmonton	685	743	770	-7.8	-11.0	2,966	3,378	-12.2
Bankruptcies	372	429	491	-13.3	-24.2	1,694	2,186	-22.5
Proposals	313	314	279	-0.3	12.2	1,272	1,192	6.7
Athabasca - Grande Prairie - Peace River	107	123	142	-13.0	-24.6	532	619	-14.1
Bankruptcies	72	94	98	-23.4	-26.5	366	448	-18.3
Proposals	35	29	44	20.7	-20.5	166	171	-2.9
Wood Buffalo - Cold Lake	40	38	45	5.3	-11.1	191	185	3.2
Bankruptcies	21	20	26	5.0	-19.2	107	116	-7.8
Proposals	19	18	19	5.6	0.0	84	69	21.7
British Columbia	**2,706**	**2,806**	**2,804**	**-3.6**	**-3.5**	**11,696**	**11,676**	**0.2**
Bankruptcies	**1,744**	**1,811**	**1,794**	**-3.7**	**-2.8**	**7,562**	**8,040**	**-5.9**
Proposals	**962**	**995**	**1,010**	**-3.3**	**-4.8**	**4,134**	**3,636**	**13.7**
Vancouver Island and Coast	576	585	562	-1.5	2.5	2,433	2,452	-0.8
Bankruptcies	377	382	373	-1.3	1.1	1,616	1,775	-9.0
Proposals	199	203	189	-2.0	5.3	817	677	20.7
Lower Mainland - Southwest	1,460	1,512	1,562	-3.4	-6.5	6,342	6,285	0.9
Bankruptcies	908	964	1,001	-5.8	-9.3	3,991	4,245	-6.0
Proposals	552	548	561	0.7	-1.6	2,351	2,040	15.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Thompson - Okanagan	389	446	415	-12.8	-6.3	1,754	1,816	-3.4
Bankruptcies	249	281	241	-11.4	3.3	1,120	1,191	-6.0
Proposals	140	165	174	-15.2	-19.5	634	625	1.4
Kootenay	101	99	75	2.0	34.7	401	352	13.9
Bankruptcies	80	70	47	14.3	70.2	291	244	19.3
Proposals	21	29	28	-27.6	-25.0	110	108	1.9
Cariboo	115	114	123	0.9	-6.5	492	502	-2.0
Bankruptcies	75	81	85	-7.4	-11.8	336	376	-10.6
Proposals	40	33	38	21.2	5.3	156	126	23.8
North Coast	23	14	24	64.3	-4.2	95	85	11.8
Bankruptcies	18	8	17	125.0	5.9	69	64	7.8
Proposals	5	6	7	-16.7	-28.6	26	21	23.8
Nechako	13	11	18	18.2	-27.8	54	72	-25.0
Bankruptcies	11	7	13	57.1	-15.4	38	55	-30.9
Proposals	2	4	5	-50.0	-60.0	16	17	-5.9
Northeast	27	25	25	8.0	8.0	125	113	10.6
Bankruptcies	25	18	18	38.9	38.9	101	90	12.2
Proposals	2	7	7	-71.4	-71.4	24	23	4.3
Northwest Territories	**18**	**9**	**8**	**100.0**	**125.0**	**53**	**45**	**17.8**
Bankruptcies	**11**	**3**	**8**	**266.7**	**37.5**	**29**	**33**	**-12.1**
Proposals	**7**	**6**	**0**	**16.7**	**--**	**24**	**12**	**100.0**
Yukon Territory	**15**	**12**	**7**	**25.0**	**114.3**	**37**	**36**	**2.8**
Bankruptcies	**10**	**5**	**6**	**100.0**	**66.7**	**23**	**31**	**-25.8**
Proposals	**5**	**7**	**1**	**-28.6**	**400.0**	**14**	**5**	**180.0**
Nunavut	1	1	0	0.0	--	3	7	-57.1
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**6**	**-100.0**
Proposals	**1**	**1**	**0**	**0.0**	**--**	**3**	**1**	**200.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Newfoundland and Labrador	**3**	**8**	**4**	**-62.5**	**-25.0**	**19**	**26**	**-26.9**
Bankruptcies	**3**	**4**	**2**	**-25.0**	**50.0**	**15**	**24**	**-37.5**
Proposals	**0**	**4**	**2**	**-100.0**	**-100.0**	**4**	**2**	**100.0**
Avalon Peninsula	3	5	0	-40.0	--	11	10	10.0
Bankruptcies	3	1	0	200.0	--	7	10	-30.0
Proposals	0	4	0	-100.0	--	4	0	--
South Coast - Burin Peninsula	0	0	1	--	-100.0	1	2	-50.0
Bankruptcies	0	0	1	--	-100.0	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	1	1	-100.0	-100.0	4	7	-42.9
Bankruptcies	0	1	1	-100.0	-100.0	4	7	-42.9
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	2	2	-100.0	-100.0	3	7	-57.1
Bankruptcies	0	2	0	-100.0	--	3	5	-40.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
Prince Edward Island	**1**	**3**	**6**	**-66.7**	**-83.3**	**17**	**17**	**0.0**
Bankruptcies	**1**	**3**	**6**	**-66.7**	**-83.3**	**13**	**15**	**-13.3**
Proposals	**0**	**0**	**0**	**--**	**--**	**4**	**2**	**100.0**
Nova Scotia	**34**	**22**	**21**	**54.5**	**61.9**	**106**	**113**	**-6.2**
Bankruptcies	**27**	**16**	**18**	**68.8**	**50.0**	**86**	**95**	**-9.5**
Proposals	**7**	**6**	**3**	**16.7**	**133.3**	**20**	**18**	**11.1**
Cape Breton	5	2	2	150.0	150.0	17	6	183.3
Bankruptcies	2	1	2	100.0	0.0	12	5	140.0
Proposals	3	1	0	200.0	--	5	1	400.0
North Shore	8	4	5	100.0	60.0	17	14	21.4
Bankruptcies	7	4	4	75.0	75.0	15	10	50.0
Proposals	1	0	1	--	0.0	2	4	-50.0
Annapolis Valley	2	5	3	-60.0	-33.3	17	14	21.4
Bankruptcies	2	2	3	0.0	-33.3	13	13	0.0
Proposals	0	3	0	-100.0	--	4	1	300.0
Southern	3	2	2	50.0	50.0	11	11	0.0
Bankruptcies	1	2	2	-50.0	-50.0	8	10	-20.0
Proposals	2	0	0	--	--	3	1	200.0
Halifax	16	8	9	100.0	77.8	44	67	-34.3
Bankruptcies	15	6	7	150.0	114.3	38	57	-33.3
Proposals	1	2	2	-50.0	-50.0	6	10	-40.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
New Brunswick	**17**	**17**	**6**	**0.0**	**183.3**	**70**	**60**	**16.7**
Bankruptcies	**15**	**9**	**5**	**66.7**	**200.0**	**53**	**43**	**23.3**
Proposals	**2**	**8**	**1**	**-75.0**	**100.0**	**17**	**17**	**0.0**
Campbellton - Miramichi	7	4	1	75.0	600.0	13	16	-18.8
Bankruptcies	6	2	1	200.0	500.0	10	14	-28.6
Proposals	1	2	0	-50.0	--	3	2	50.0
Moncton - Richibucto	5	6	1	-16.7	400.0	25	17	47.1
Bankruptcies	5	4	1	25.0	400.0	19	13	46.2
Proposals	0	2	0	-100.0	--	6	4	50.0
Saint John - St. Stephen	4	3	2	33.3	100.0	15	15	0.0
Bankruptcies	3	1	1	200.0	200.0	11	8	37.5
Proposals	1	2	1	-50.0	0.0	4	7	-42.9
Fredericton - Oromocto	0	2	1	-100.0	-100.0	3	5	-40.0
Bankruptcies	0	1	1	-100.0	-100.0	2	3	-33.3
Proposals	0	1	0	-100.0	--	1	2	-50.0
Edmundston - Woodstock	1	2	0	-50.0	--	14	7	100.0
Bankruptcies	1	1	0	0.0	--	11	5	120.0
Proposals	0	1	0	-100.0	--	3	2	50.0
Quebec	**488**	**479**	**548**	**1.9**	**-10.9**	**2,019**	**2,127**	**-5.1**
Bankruptcies	**361**	**361**	**406**	**0.0**	**-11.1**	**1,488**	**1,569**	**-5.2**
Proposals	**127**	**118**	**142**	**7.6**	**-10.6**	**531**	**558**	**-4.8**
Gaspésie - Îles-de-la-Madeleine	6	2	3	200.0	100.0	15	30	-50.0
Bankruptcies	6	2	2	200.0	200.0	11	19	-42.1
Proposals	0	0	1	--	-100.0	4	11	-63.6
Bas-Saint-Laurent	7	8	14	-12.5	-50.0	31	52	-40.4
Bankruptcies	7	5	11	40.0	-36.4	26	38	-31.6
Proposals	0	3	3	-100.0	-100.0	5	14	-64.3
Capitale-Nationale	33	30	35	10.0	-5.7	143	155	-7.7
Bankruptcies	24	24	24	0.0	0.0	104	112	-7.1
Proposals	9	6	11	50.0	-18.2	39	43	-9.3
Chaudière - Appalaches	21	27	26	-22.2	-19.2	83	86	-3.5
Bankruptcies	11	23	18	-52.2	-38.9	61	63	-3.2
Proposals	10	4	8	150.0	25.0	22	23	-4.3
Estrie	10	12	16	-16.7	-37.5	48	50	-4.0
Bankruptcies	5	9	11	-44.4	-54.5	34	36	-5.6
Proposals	5	3	5	66.7	0.0	14	14	0.0
Centre-du-Québec	11	14	9	-21.4	22.2	49	59	-16.9
Bankruptcies	7	11	7	-36.4	0.0	38	44	-13.6
Proposals	4	3	2	33.3	100.0	11	15	-26.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Montérégie	75	69	93	8.7	-19.4	320	360	-11.1
Bankruptcies	53	52	76	1.9	-30.3	235	285	-17.5
Proposals	22	17	17	29.4	29.4	85	75	13.3
Montréal	154	156	159	-1.3	-3.1	646	614	5.2
Bankruptcies	116	119	120	-2.5	-3.3	479	453	5.7
Proposals	38	37	39	2.7	-2.6	167	161	3.7
Laval	38	45	54	-15.6	-29.6	145	164	-11.6
Bankruptcies	29	35	35	-17.1	-17.1	106	111	-4.5
Proposals	9	10	19	-10.0	-52.6	39	53	-26.4
Lanaudière	28	25	40	12.0	-30.0	121	133	-9.0
Bankruptcies	21	21	28	0.0	-25.0	94	98	-4.1
Proposals	7	4	12	75.0	-41.7	27	35	-22.9
Laurentides	48	28	45	71.4	6.7	167	183	-8.7
Bankruptcies	39	15	33	160.0	18.2	120	133	-9.8
Proposals	9	13	12	-30.8	-25.0	47	50	-6.0
Outaouais	15	22	19	-31.8	-21.1	68	78	-12.8
Bankruptcies	13	15	13	-13.3	0.0	50	47	6.4
Proposals	2	7	6	-71.4	-66.7	18	31	-41.9
Abitibi - Témiscamingue	10	10	3	0.0	233.3	38	19	100.0
Bankruptcies	8	8	3	0.0	166.7	30	19	57.9
Proposals	2	2	0	0.0	--	8	0	--
Mauricie	12	14	16	-14.3	-25.0	68	74	-8.1
Bankruptcies	6	8	11	-25.0	-45.5	39	51	-23.5
Proposals	6	6	5	0.0	20.0	29	23	26.1
Saguenay - Lac-Saint-Jean	11	6	13	83.3	-15.4	58	52	11.5
Bankruptcies	9	5	12	80.0	-25.0	45	45	0.0
Proposals	2	1	1	100.0	100.0	13	7	85.7
Côte-Nord	6	2	1	200.0	500.0	13	13	0.0
Bankruptcies	5	2	1	150.0	400.0	11	11	0.0
Proposals	1	0	0	--	--	2	2	0.0
Nord-du-Québec	0	5	0	-100.0	--	5	3	66.7
Bankruptcies	0	5	0	-100.0	--	5	3	66.7
Proposals	0	0	0	--	--	0	0	--
Ontario	**323**	**312**	**400**	**3.5**	**-19.3**	**1,361**	**1,614**	**-15.7**
Bankruptcies	**255**	**240**	**306**	**6.3**	**-16.7**	**1,042**	**1,276**	**-18.3**
Proposals	**68**	**72**	**94**	**-5.6**	**-27.7**	**319**	**338**	**-5.6**
Ottawa	36	36	37	0.0	-2.7	128	138	-7.2
Bankruptcies	30	31	26	-3.2	15.4	103	100	3.0
Proposals	6	5	11	20.0	-45.5	25	38	-34.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Kingston - Pembroke	6	3	6	100.0	0.0	24	33	-27.3
Bankruptcies	5	3	4	66.7	25.0	23	26	-11.5
Proposals	1	0	2	--	-50.0	1	7	-85.7
Muskoka - Kawarthas	9	6	5	50.0	80.0	27	43	-37.2
Bankruptcies	8	4	5	100.0	60.0	22	41	-46.3
Proposals	1	2	0	-50.0	--	5	2	150.0
Toronto	173	159	223	8.8	-22.4	721	889	-18.9
Bankruptcies	131	112	169	17.0	-22.5	537	686	-21.7
Proposals	42	47	54	-10.6	-22.2	184	203	-9.4
Kitchener - Waterloo - Barrie	25	34	35	-26.5	-28.6	120	134	-10.4
Bankruptcies	20	30	24	-33.3	-16.7	93	108	-13.9
Proposals	5	4	11	25.0	-54.5	27	26	3.8
Hamilton - Niagara Peninsula	29	22	41	31.8	-29.3	134	165	-18.8
Bankruptcies	23	17	34	35.3	-32.4	102	135	-24.4
Proposals	6	5	7	20.0	-14.3	32	30	6.7
London	10	20	12	-50.0	-16.7	51	52	-1.9
Bankruptcies	9	17	9	-47.1	0.0	44	42	4.8
Proposals	1	3	3	-66.7	-66.7	7	10	-30.0
Windsor - Sarnia	14	9	15	55.6	-6.7	56	61	-8.2
Bankruptcies	11	7	14	57.1	-21.4	45	54	-16.7
Proposals	3	2	1	50.0	200.0	11	7	57.1
Stratford - Bruce Peninsula	5	8	6	-37.5	-16.7	28	33	-15.2
Bankruptcies	5	7	5	-28.6	0.0	24	29	-17.2
Proposals	0	1	1	-100.0	-100.0	4	4	0.0
Northeast	13	8	14	62.5	-7.1	47	44	6.8
Bankruptcies	10	6	12	66.7	-16.7	36	34	5.9
Proposals	3	2	2	50.0	50.0	11	10	10.0
Northwest	3	5	4	-40.0	-25.0	25	23	8.7
Bankruptcies	3	4	3	-25.0	0.0	15	22	-31.8
Proposals	0	1	1	-100.0	-100.0	10	1	900.0
Manitoba	**15**	**8**	**28**	**87.5**	**-46.4**	**49**	**74**	**-33.8**
Bankruptcies	**12**	**8**	**24**	**50.0**	**-50.0**	**36**	**60**	**-40.0**
Proposals	**3**	**0**	**4**	**--**	**-25.0**	**13**	**14**	**-7.1**
Southeast	0	0	0	--	--	8	4	100.0
Bankruptcies	0	0	0	--	--	3	4	-25.0
Proposals	0	0	0	--	--	5	0	--
South Central	2	0	2	--	0.0	3	6	-50.0
Bankruptcies	2	0	2	--	0.0	3	5	-40.0
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Southwest	3	0	2	--	50.0	8	12	-33.3
Bankruptcies	1	0	0	--	--	4	9	-55.6
Proposals	2	0	2	--	0.0	4	3	33.3
North Central	2	0	4	--	-50.0	4	6	-33.3
Bankruptcies	2	0	4	--	-50.0	4	4	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Winnipeg	6	7	16	-14.3	-62.5	20	34	-41.2
Bankruptcies	5	7	14	-28.6	-64.3	17	29	-41.4
Proposals	1	0	2	--	-50.0	3	5	-40.0
Interlake	1	1	1	0.0	0.0	2	3	-33.3
Bankruptcies	1	1	1	0.0	0.0	2	3	-33.3
Proposals	0	0	0	--	--	0	0	--
Parklands	0	0	2	--	-100.0	2	6	-66.7
Bankruptcies	0	0	2	--	-100.0	1	3	-66.7
Proposals	0	0	0	--	--	1	3	-66.7
North	0	0	0	--	--	1	2	-50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**21**	**33**	**28**	**-36.4**	**-25.0**	**129**	**157**	**-17.8**
Bankruptcies	**11**	**16**	**18**	**-31.3**	**-38.9**	**79**	**104**	**-24.0**
Proposals	**10**	**17**	**10**	**-41.2**	**0.0**	**50**	**53**	**-5.7**
Regina - Moose Mountain	9	7	12	28.6	-25.0	38	60	-36.7
Bankruptcies	6	0	9	--	-33.3	20	40	-50.0
Proposals	3	7	3	-57.1	0.0	18	20	-10.0
Swift Current - Moose Jaw	4	8	4	-50.0	0.0	22	15	46.7
Bankruptcies	1	5	0	-80.0	--	12	5	140.0
Proposals	3	3	4	0.0	-25.0	10	10	0.0
Saskatoon - Biggar	3	6	4	-50.0	-25.0	24	34	-29.4
Bankruptcies	2	5	4	-60.0	-50.0	19	28	-32.1
Proposals	1	1	0	0.0	--	5	6	-16.7
Yorkton - Melville	1	7	3	-85.7	-66.7	21	21	0.0
Bankruptcies	1	2	1	-50.0	0.0	10	11	-9.1
Proposals	0	5	2	-100.0	-100.0	11	10	10.0
Prince Albert	3	5	4	-40.0	-25.0	21	23	-8.7
Bankruptcies	1	4	3	-75.0	-66.7	17	16	6.3
Proposals	2	1	1	100.0	100.0	4	7	-42.9
Northern	1	0	1	--	0.0	2	4	-50.0
Bankruptcies	0	0	1	--	-100.0	1	4	-75.0
Proposals	1	0	0	--	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Alberta	**76**	**57**	**89**	**33.3**	**-14.6**	**312**	**341**	**-8.5**
Bankruptcies	**49**	**47**	**67**	**4.3**	**-26.9**	**230**	**264**	**-12.9**
Proposals	**27**	**10**	**22**	**170.0**	**22.7**	**82**	**77**	**6.5**
Lethbridge - Medicine Hat	4	6	6	-33.3	-33.3	19	19	0.0
Bankruptcies	3	5	4	-40.0	-25.0	15	17	-11.8
Proposals	1	1	2	0.0	-50.0	4	2	100.0
Camrose - Drumheller	3	2	2	50.0	50.0	12	12	0.0
Bankruptcies	2	2	2	0.0	0.0	10	7	42.9
Proposals	1	0	0	--	--	2	5	-60.0
Calgary	38	21	42	81.0	-9.5	126	142	-11.3
Bankruptcies	27	16	30	68.8	-10.0	99	109	-9.2
Proposals	11	5	12	120.0	-8.3	27	33	-18.2
Banff - Jasper - Rocky Mountain House	1	0	2	--	-50.0	6	8	-25.0
Bankruptcies	1	0	1	--	0.0	6	7	-14.3
Proposals	0	0	1	--	-100.0	0	1	-100.0
Red Deer	10	5	2	100.0	400.0	29	20	45.0
Bankruptcies	8	4	2	100.0	300.0	16	15	6.7
Proposals	2	1	0	100.0	--	13	5	160.0
Edmonton	15	17	23	-11.8	-34.8	90	105	-14.3
Bankruptcies	5	14	20	-64.3	-75.0	60	83	-27.7
Proposals	10	3	3	233.3	233.3	30	22	36.4
Athabasca - Grande Prairie - Peace River	1	5	9	-80.0	-88.9	23	28	-17.9
Bankruptcies	1	5	6	-80.0	-83.3	20	21	-4.8
Proposals	0	0	3	--	-100.0	3	7	-57.1
Wood Buffalo - Cold Lake	2	0	2	--	0.0	7	6	16.7
Bankruptcies	1	0	2	--	-50.0	4	5	-20.0
Proposals	1	0	0	--	--	3	1	200.0
British Columbia	**66**	**69**	**58**	**-4.3**	**13.8**	**268**	**243**	**10.3**
Bankruptcies	**42**	**49**	**48**	**-14.3**	**-12.5**	**192**	**192**	**0.0**
Proposals	**24**	**20**	**10**	**20.0**	**140.0**	**76**	**51**	**49.0**
Vancouver Island and Coast	17	6	12	183.3	41.7	44	45	-2.2
Bankruptcies	8	4	5	100.0	60.0	23	33	-30.3
Proposals	9	2	7	350.0	28.6	21	12	75.0
Lower Mainland - Southwest	43	43	31	0.0	38.7	148	133	11.3
Bankruptcies	31	30	28	3.3	10.7	108	108	0.0
Proposals	12	13	3	-7.7	300.0	40	25	60.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Thompson - Okanagan	5	16	8	-68.8	-37.5	56	43	30.2
Bankruptcies	3	11	8	-72.7	-62.5	42	33	27.3
Proposals	2	5	0	-60.0	--	14	10	40.0
Kootenay	0	2	2	-100.0	-100.0	12	8	50.0
Bankruptcies	0	2	2	-100.0	-100.0	12	7	71.4
Proposals	0	0	0	--	--	0	1	-100.0
Cariboo	1	1	2	0.0	-50.0	3	4	-25.0
Bankruptcies	0	1	2	-100.0	-100.0	2	3	-33.3
Proposals	1	0	0	--	--	1	1	0.0
North Coast	0	0	1	--	-100.0	2	2	0.0
Bankruptcies	0	0	1	--	-100.0	2	2	0.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	2	-100.0
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Northeast	0	0	1	--	-100.0	3	5	-40.0
Bankruptcies	0	0	1	--	-100.0	3	4	-25.0
Proposals	0	0	0	--	--	0	1	-100.0
Northwest Territories	**0**	**0**	**0**	--	--	**1**	**2**	**-50.0**
Bankruptcies	**0**	**0**	**0**	--	--	**0**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**1**	**2**	**-50.0**
Yukon Territory	**0**	**0**	**0**	--	--	**1**	**1**	**0.0**
Bankruptcies	**0**	**0**	**0**	--	--	**1**	**1**	**0.0**
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--
Nunavut	**0**	**1**	**0**	**-100.0**	--	**1**	**0**	--
Bankruptcies	**0**	**1**	**0**	**-100.0**	--	**1**	**0**	--
Proposals	**0**	**0**	**0**	--	--	**0**	**0**	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
St. John's	**N.L.**	**123**	**120**	**134**	**2.5**	**-8.2**	**545**	**657**	**-17.0**
Bankruptcies		114	113	118	0.9	-3.4	488	601	-18.8
Proposals		9	7	16	28.6	-43.8	57	56	1.8
Halifax	**N.S.**	**348**	**382**	**395**	**-8.9**	**-11.9**	**1,599**	**1,640**	**-2.5**
Bankruptcies		252	277	292	-9.0	-13.7	1,219	1,307	-6.7
Proposals		96	105	103	-8.6	-6.8	380	333	14.1
Moncton	**N.B.**	**176**	**206**	**177**	**-14.6**	**-0.6**	**762**	**701**	**8.7**
Bankruptcies		128	152	140	-15.8	-8.6	559	568	-1.6
Proposals		48	54	37	-11.1	29.7	203	133	52.6
Saint John	**N.B.**	**162**	**182**	**150**	**-11.0**	**8.0**	**741**	**641**	**15.6**
Bankruptcies		119	134	116	-11.2	2.6	553	516	7.2
Proposals		43	48	34	-10.4	26.5	188	125	50.4
Saguenay	**Que.**	**128**	**95**	**152**	**34.7**	**-15.8**	**517**	**596**	**-13.3**
Bankruptcies		86	65	107	32.3	-19.6	339	424	-20.0
Proposals		42	30	45	40.0	-6.7	178	172	3.5
Québec	**Que.**	**591**	**540**	**562**	**9.4**	**5.2**	**2,351**	**2,386**	**-1.5**
Bankruptcies		442	404	408	9.4	8.3	1,755	1,792	-2.1
Proposals		149	136	154	9.6	-3.2	596	594	0.3
Sherbrooke	**Que.**	**213**	**180**	**194**	**18.3**	**9.8**	**773**	**786**	**-1.7**
Bankruptcies		174	146	149	19.2	16.8	620	642	-3.4
Proposals		39	34	45	14.7	-13.3	153	144	6.3
Trois-Rivières	**Que.**	**187**	**162**	**172**	**15.4**	**8.7**	**677**	**609**	**11.2**
Bankruptcies		144	128	137	12.5	5.1	530	491	7.9
Proposals		43	34	35	26.5	22.9	147	118	24.6
Montréal	**Que.**	**4,492**	**4,253**	**4,408**	**5.6**	**1.9**	**18,209**	**18,321**	**-0.6**
Bankruptcies		2,876	2,782	3,031	3.4	-5.1	12,003	12,833	-6.5
Proposals		1,616	1,471	1,377	9.9	17.4	6,206	5,488	13.1
Ottawa - Gatineau	**Ont./ Que.**	**1,004**	**990**	**1,062**	**1.4**	**-5.5**	**4,157**	**4,155**	**0.0**
Bankruptcies		606	617	674	-1.8	-10.1	2,543	2,657	-4.3
Proposals		398	373	388	6.7	2.6	1,614	1,498	7.7
Kingston	**Ont.**	**119**	**145**	**146**	**-17.9**	**-18.5**	**537**	**582**	**-7.7**
Bankruptcies		75	98	108	-23.5	-30.6	348	419	-16.9
Proposals		44	47	38	-6.4	15.8	189	163	16.0
Peterborough	**Ont.**	**95**	**109**	**97**	**-12.8**	**-2.1**	**442**	**447**	**-1.1**
Bankruptcies		55	44	53	25.0	3.8	227	239	-5.0
Proposals		40	65	44	-38.5	-9.1	215	208	3.4
Oshawa	**Ont.**	**393**	**381**	**438**	**3.1**	**-10.3**	**1,584**	**1,724**	**-8.1**
Bankruptcies		158	144	182	9.7	-13.2	623	682	-8.7
Proposals		235	237	256	-0.8	-8.2	961	1,042	-7.8

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Toronto	**Ont.**	**4,309**	**4,209**	**4,751**	**2.4**	**-9.3**	**18,035**	**19,768**	**-8.8**
Bankruptcies		1,751	1,743	1,974	0.5	-11.3	7,203	8,050	-10.5
Proposals		2,558	2,466	2,777	3.7	-7.9	10,832	11,718	-7.6
Hamilton	**Ont.**	**596**	**652**	**791**	**-8.6**	**-24.7**	**2,812**	**3,180**	**-11.6**
Bankruptcies		284	307	383	-7.5	-25.8	1,283	1,519	-15.5
Proposals		312	345	408	-9.6	-23.5	1,529	1,661	-7.9
St. Catharines - Niagara	**Ont.**	**523**	**429**	**452**	**21.9**	**15.7**	**1,925**	**1,784**	**7.9**
Bankruptcies		270	213	247	26.8	9.3	1,002	943	6.3
Proposals		253	216	205	17.1	23.4	923	841	9.8
Kitchener	**Ont.**	**358**	**412**	**428**	**-13.1**	**-16.4**	**1,640**	**1,759**	**-6.8**
Bankruptcies		195	205	240	-4.9	-18.8	866	982	-11.8
Proposals		163	207	188	-21.3	-13.3	774	777	-0.4
Brantford	**Ont.**	**135**	**153**	**170**	**-11.8**	**-20.6**	**598**	**623**	**-4.0**
Bankruptcies		75	73	96	2.7	-21.9	314	310	1.3
Proposals		60	80	74	-25.0	-18.9	284	313	-9.3
Guelph	**Ont.**	**95**	**97**	**87**	**-2.1**	**9.2**	**393**	**431**	**-8.8**
Bankruptcies		56	52	39	7.7	43.6	203	202	0.5
Proposals		39	45	48	-13.3	-18.8	190	229	-17.0
London	**Ont.**	**568**	**544**	**695**	**4.4**	**-18.3**	**2,254**	**2,581**	**-12.7**
Bankruptcies		324	342	407	-5.3	-20.4	1,273	1,520	-16.3
Proposals		244	202	288	20.8	-15.3	981	1,061	-7.5
Windsor	**Ont.**	**360**	**342**	**383**	**5.3**	**-6.0**	**1,388**	**1,564**	**-11.3**
Bankruptcies		213	210	242	1.4	-12.0	854	980	-12.9
Proposals		147	132	141	11.4	4.3	534	584	-8.6
Barrie	**Ont.**	**277**	**239**	**258**	**15.9**	**7.4**	**1,072**	**1,063**	**0.8**
Bankruptcies		140	124	128	12.9	9.4	499	470	6.2
Proposals		137	115	130	19.1	5.4	573	593	-3.4
Greater Sudbury	**Ont.**	**156**	**189**	**177**	**-17.5**	**-11.9**	**688**	**706**	**-2.5**
Bankruptcies		90	105	108	-14.3	-16.7	371	427	-13.1
Proposals		66	84	69	-21.4	-4.3	317	279	13.6
Thunder Bay	**Ont.**	**91**	**78**	**80**	**16.7**	**13.8**	**370**	**362**	**2.2**
Bankruptcies		77	44	67	75.0	14.9	256	283	-9.5
Proposals		14	34	13	-58.8	7.7	114	79	44.3
Winnipeg	**Man.**	**294**	**297**	**320**	**-1.0**	**-8.1**	**1,214**	**1,371**	**-11.5**
Bankruptcies		199	214	227	-7.0	-12.3	836	981	-14.8
Proposals		95	83	93	14.5	2.2	378	390	-3.1
Regina	**Sask.**	**69**	**81**	**84**	**-14.8**	**-17.9**	**340**	**425**	**-20.0**
Bankruptcies		31	40	43	-22.5	-27.9	150	214	-29.9
Proposals		38	41	41	-7.3	-7.3	190	211	-10.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Saskatoon	**Sask.**	**90**	**134**	**139**	**-32.8**	**-35.3**	**477**	**550**	**-13.3**
Bankruptcies		50	89	84	-43.8	-40.5	292	349	-16.3
Proposals		40	45	55	-11.1	-27.3	185	201	-8.0
Calgary	**Alta.**	**768**	**766**	**802**	**0.3**	**-4.2**	**3,283**	**3,384**	**-3.0**
Bankruptcies		485	487	535	-0.4	-9.3	2,163	2,496	-13.3
Proposals		283	279	267	1.4	6.0	1,120	888	26.1
Edmonton	**Alta.**	**635**	**688**	**728**	**-7.7**	**-12.8**	**2,762**	**3,210**	**-14.0**
Bankruptcies		347	393	465	-11.7	-25.4	1,577	2,074	-24.0
Proposals		288	295	263	-2.4	9.5	1,185	1,136	4.3
Kelowna	**B.C.**	**133**	**143**	**157**	**-7.0**	**-15.3**	**620**	**687**	**-9.8**
Bankruptcies		83	87	86	-4.6	-3.5	381	421	-9.5
Proposals		50	56	71	-10.7	-29.6	239	266	-10.2
Abbotsford	**B.C.**	**119**	**152**	**143**	**-21.7**	**-16.8**	**576**	**513**	**12.3**
Bankruptcies		84	85	86	-1.2	-2.3	362	343	5.5
Proposals		35	67	57	-47.8	-38.6	214	170	25.9
Vancouver	**B.C.**	**1,202**	**1,188**	**1,237**	**1.2**	**-2.8**	**5,091**	**5,086**	**0.1**
Bankruptcies		737	759	787	-2.9	-6.4	3,171	3,386	-6.3
Proposals		465	429	450	8.4	3.3	1,920	1,700	12.9
Victoria	**B.C.**	**263**	**253**	**245**	**4.0**	**7.3**	**1,071**	**1,037**	**3.3**
Bankruptcies		166	151	155	9.9	7.1	674	746	-9.7
Proposals		97	102	90	-4.9	7.8	397	291	36.4

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
St. John's	**N.L.**	**3**	**4**	**0**	**-25.0**	**--**	**9**	**9**	**0.0**
Bankruptcies		3	1	0	200.0	--	6	9	-33.3
Proposals		0	3	0	-100.0	--	3	0	--
Halifax	**N.S.**	**14**	**8**	**9**	**75.0**	**55.6**	**41**	**64**	**-35.9**
Bankruptcies		13	6	7	116.7	85.7	36	54	-33.3
Proposals		1	2	2	-50.0	-50.0	5	10	-50.0
Moncton	**N.B.**	**3**	**4**	**0**	**-25.0**	**--**	**19**	**10**	**90.0**
Bankruptcies		3	3	0	0.0	--	14	8	75.0
Proposals		0	1	0	-100.0	--	5	2	150.0
Saint John	**N.B.**	**3**	**2**	**2**	**50.0**	**50.0**	**10**	**7**	**42.9**
Bankruptcies		2	1	1	100.0	100.0	8	3	166.7
Proposals		1	1	1	0.0	0.0	2	4	-50.0
Saguenay	**Que.**	**3**	**3**	**4**	**0.0**	**-25.0**	**26**	**21**	**23.8**
Bankruptcies		3	2	4	50.0	-25.0	20	18	11.1
Proposals		0	1	0	-100.0	--	6	3	100.0
Québec	**Que.**	**38**	**32**	**39**	**18.8**	**-2.6**	**153**	**172**	**-11.0**
Bankruptcies		26	25	25	4.0	4.0	113	126	-10.3
Proposals		12	7	14	71.4	-14.3	40	46	-13.0
Sherbrooke	**Que.**	**8**	**6**	**9**	**33.3**	**-11.1**	**23**	**25**	**-8.0**
Bankruptcies		4	4	8	0.0	-50.0	14	18	-22.2
Proposals		4	2	1	100.0	300.0	9	7	28.6
Trois-Rivières	**Que.**	**8**	**10**	**12**	**-20.0**	**-33.3**	**40**	**38**	**5.3**
Bankruptcies		3	6	10	-50.0	-70.0	23	30	-23.3
Proposals		5	4	2	25.0	150.0	17	8	112.5
Montréal	**Que.**	**294**	**279**	**323**	**5.4**	**-9.0**	**1,184**	**1,209**	**-2.1**
Bankruptcies		228	207	244	10.1	-6.6	873	902	-3.2
Proposals		66	72	79	-8.3	-16.5	311	307	1.3
Ottawa - Gatineau	**Ont./ Que.**	**42**	**42**	**47**	**0.0**	**-10.6**	**145**	**169**	**-14.2**
Bankruptcies		35	33	32	6.1	9.4	109	114	-4.4
Proposals		7	9	15	-22.2	-53.3	36	55	-34.5
Kingston	**Ont.**	**3**	**1**	**1**	**200.0**	**200.0**	**14**	**12**	**16.7**
Bankruptcies		3	1	1	200.0	200.0	14	9	55.6
Proposals		0	0	0	--	--	0	3	-100.0
Peterborough	**Ont.**	**4**	**4**	**0**	**0.0**	**--**	**10**	**13**	**-23.1**
Bankruptcies		4	2	0	100.0	--	8	12	-33.3
Proposals		0	2	0	-100.0	--	2	1	100.0
Oshawa	**Ont.**	**9**	**9**	**5**	**0.0**	**80.0**	**41**	**38**	**7.9**
Bankruptcies		7	8	5	-12.5	40.0	37	36	2.8
Proposals		2	1	0	100.0	--	4	2	100.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Toronto	**Ont.**	**160**	**151**	**211**	**6.0**	**-24.2**	**665**	**819**	**-18.8**
Bankruptcies		121	104	161	16.3	-24.8	488	628	-22.3
Proposals		39	47	50	-17.0	-22.0	177	191	-7.3
Hamilton	**Ont.**	**16**	**10**	**18**	**60.0**	**-11.1**	**60**	**76**	**-21.1**
Bankruptcies		10	6	14	66.7	-28.6	45	60	-25.0
Proposals		6	4	4	50.0	50.0	15	16	-6.3
St. Catharines - Niagara	**Ont.**	**11**	**9**	**11**	**22.2**	**0.0**	**37**	**51**	**-27.5**
Bankruptcies		11	8	10	37.5	10.0	31	46	-32.6
Proposals		0	1	1	-100.0	-100.0	6	5	20.0
Kitchener	**Ont.**	**7**	**6**	**12**	**16.7**	**-41.7**	**32**	**40**	**-20.0**
Bankruptcies		5	5	10	0.0	-50.0	22	31	-29.0
Proposals		2	1	2	100.0	0.0	10	9	11.1
Brantford	**Ont.**	**1**	**2**	**6**	**-50.0**	**-83.3**	**19**	**20**	**-5.0**
Bankruptcies		1	2	5	-50.0	-80.0	12	13	-7.7
Proposals		0	0	1	--	-100.0	7	7	0.0
Guelph	**Ont.**	**4**	**3**	**6**	**33.3**	**-33.3**	**14**	**12**	**16.7**
Bankruptcies		4	2	2	100.0	100.0	11	7	57.1
Proposals		0	1	4	-100.0	-100.0	3	5	-40.0
London	**Ont.**	**9**	**17**	**8**	**-47.1**	**12.5**	**39**	**31**	**25.8**
Bankruptcies		9	14	6	-35.7	50.0	34	25	36.0
Proposals		0	3	2	-100.0	-100.0	5	6	-16.7
Windsor	**Ont.**	**6**	**7**	**9**	**-14.3**	**-33.3**	**27**	**30**	**-10.0**
Bankruptcies		4	5	8	-20.0	-50.0	20	25	-20.0
Proposals		2	2	1	0.0	100.0	7	5	40.0
Barrie	**Ont.**	**5**	**13**	**8**	**-61.5**	**-37.5**	**30**	**27**	**11.1**
Bankruptcies		3	12	7	-75.0	-57.1	25	25	0.0
Proposals		2	1	1	100.0	100.0	5	2	150.0
Greater Sudbury	**Ont.**	**2**	**0**	**0**	**--**	**--**	**5**	**5**	**0.0**
Bankruptcies		2	0	0	--	--	5	3	66.7
Proposals		0	0	0	--	--	0	2	-100.0
Thunder Bay	**Ont.**	**1**	**4**	**4**	**-75.0**	**-75.0**	**12**	**19**	**-36.8**
Bankruptcies		1	3	3	-66.7	-66.7	8	18	-55.6
Proposals		0	1	1	-100.0	-100.0	4	1	300.0
Winnipeg	**Man.**	**6**	**5**	**18**	**20.0**	**-66.7**	**18**	**35**	**-48.6**
Bankruptcies		5	5	16	0.0	-68.8	15	30	-50.0
Proposals		1	0	2	--	-50.0	3	5	-40.0
Regina	**Sask.**	**7**	**2**	**10**	**250.0**	**-30.0**	**24**	**37**	**-35.1**
Bankruptcies		5	0	7	--	-28.6	15	26	-42.3
Proposals		2	2	3	0.0	-33.3	9	11	-18.2

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2012	Q3 2012	Q4 2011	Q3 2012 to Q4 2012	Q4 2011 to Q4 2012	12-31-2012	12-31-2011	% Change
Saskatoon	**Sask.**	**2**	**5**	**3**	**-60.0**	**-33.3**	**22**	**28**	**-21.4**
Bankruptcies		1	5	3	-80.0	-66.7	18	22	-18.2
Proposals		1	0	0	--	--	4	6	-33.3
Calgary	**Alta.**	**35**	**17**	**33**	**105.9**	**6.1**	**109**	**121**	**-9.9**
Bankruptcies		24	13	27	84.6	-11.1	86	95	-9.5
Proposals		11	4	6	175.0	83.3	23	26	-11.5
Edmonton	**Alta.**	**15**	**14**	**22**	**7.1**	**-31.8**	**81**	**97**	**-16.5**
Bankruptcies		5	11	19	-54.5	-73.7	52	77	-32.5
Proposals		10	3	3	233.3	233.3	29	20	45.0
Kelowna	**B.C.**	**2**	**9**	**5**	**-77.8**	**-60.0**	**23**	**23**	**0.0**
Bankruptcies		0	5	5	-100.0	-100.0	12	18	-33.3
Proposals		2	4	0	-50.0	--	11	5	120.0
Abbotsford	**B.C.**	**0**	**2**	**1**	**-100.0**	**-100.0**	**7**	**6**	**16.7**
Bankruptcies		0	1	1	-100.0	-100.0	3	6	-50.0
Proposals		0	1	0	-100.0	--	4	0	--
Vancouver	**B.C.**	**40**	**38**	**29**	**5.3**	**37.9**	**129**	**116**	**11.2**
Bankruptcies		29	27	26	7.4	11.5	95	92	3.3
Proposals		11	11	3	0.0	266.7	34	24	41.7
Victoria	**B.C.**	**6**	**3**	**7**	**100.0**	**-14.3**	**17**	**28**	**-39.3**
Bankruptcies		5	2	4	150.0	25.0	11	22	-50.0
Proposals		1	1	3	0.0	-66.7	6	6	0.0